

Stephan M. Brown (SBN 300563)  
Daniel J. Griffin (SBN 311236)  
NewPoint Law Group, LLP  
2408 Professional Drive  
Roseville, CA 95661  
(800) 920-5351  
(916) 242-8588 (fax)  
ECF@thebklawoffice.com

Attorneys for Plaintiff  
Maher Abou Khzam

UNITED STATES BANKRUPTCY COURT  
FOR THE CENTRAL DISTRICT OF CALIFORNIA  
SANTA ANA DIVISION

In re:

MAHER ABOU KHZAM,  
  
Debtor.

Case No.: 8:22-bk-12142-SC

Chapter 11

Adv. Case No.: \_\_\_\_\_

EXHIBITS

MAHER ABOU KHZAM,  
  
Plaintiff,  
  
vs.  
  
2<sup>ND</sup> CHANCE INVESTMENT GROUP, LLC,  
  
Defendant.

<b><u>EXHIBIT</u></b>	<b><u>DESCRIPTION OF EXHIBIT</u></b>	<b><u>PAGE NO.</u></b>
A	Promissory Note Secured by Deed of Trust, dated 5/20/2022	3-4
B	Promissory Note Secured by Deed of Trust, dated 6/7/2022	5-6
C	Text Messages, dated 1/20/2022	7-8
D	Text Messages, dated 5/23/2022	9-10
E	Client prepared timeline	11-15

Date: March 27, 2023

/s/ Stephan Brown  
Stephan M. Brown  
Attorney for Plaintiff  
Maher Abou Khzam

**EXHIBIT A**

**PROMISSORY NOTE  
SECURED BY DEED OF TRUST**

DATE OF NOTE:

5/20/2022

AMOUNT OF NOTE:

\$57,500

For value received, I, Ray Foster/2<sup>nd</sup> Chance Investment Group, LLC the undersigned, promise to pay to the order of Maher Abou Khzam the principal sum of

\$57,500 (Investment +15%) on January 20<sup>th</sup>,2023 (maturity date) or sooner. If note is paid by maturity, no interest will be due. If note is not paid at maturity, interest will accrue from January 20<sup>th</sup>,2023

at the rate of ten (10%) percent per year, until note is paid in full.

If property is sold within 60 days of note date interest rate will drop to 10 percent and anything over 61 days will continue at a rate of 15 percent.

Should default be made in payment of the principal or interest, the whole sum of principal and interest shall, at the option of the holder of this note, become due within 360 days after default date.

All notes even though still payable will have an extended maturity date if any act of god, pandemic, market or housing crash occurs.

This Note is subject to Section 2966 of the California Civil Code, which provides that the holder of this Note shall give written notice to the trustor, or his successor in interest, of prescribed information at least 150 and not more than 180 business days before any balloon payment is due.

*Rayshon Foster*

---

2<sup>nd</sup> Chance Investment Group LLC

**EXHIBIT B**

**PROMISSORY NOTE  
SECURED BY DEED OF TRUST**

DATE OF NOTE:

6/7/2022

AMOUNT OF NOTE:

\$57,500

For value received, I, Ray Foster/2<sup>nd</sup> Chance Investment Group, LLC the undersigned, promise to pay to the order of Maher Abou Khzam the principal sum of \$57,500 (Investment +15%) on February 7<sup>th</sup>, 2023 (maturity date) or sooner. If note is paid by maturity, no interest will be due. If note is not paid at maturity, interest will accrue from February 7<sup>th</sup>, 2023 at the rate of ten (10%) percent per year, until note is paid in full.

If property is sold within 60 days of note date interest rate will drop to 10 percent and anything over 61 days will continue at a rate of 15 percent.

Should default be made in payment of the principal or interest, the whole sum of principal and interest shall, at the option of the holder of this note, become due within 360 days after default date.

All notes even though still payable will have an extended maturity date if any act of god, pandemic, market or housing crash occurs.

This Note is subject to Section 2966 of the California Civil Code, which provides that the holder of this Note shall give written notice to the trustor, or his successor in interest, of prescribed information at least 150 and not more than 180 business days before any balloon payment is due.

*Rayshon Foster*

---

2<sup>nd</sup> Chance Investment Group LLC

**EXHIBIT C**

Hey Ray, did you get a chance to check on the first of the 2 current investments for me?

Jan 20, 2022



R

I'm doing a portfolio Refinance to Cash out investors. This should take about 60 days or less

Ray • Jan 20, 2022

Got it, do you do that every so often or are there circumstances that are causing you to do it?

Jan 20, 2022



There's no reason just having investors is very stressful

R

So I decided just to cash everyone out

Ray • Jan 20, 2022

Understood, are you going to stop taking investments for future deals?

Jan 20, 2022



R

Yes

Ray • Jan 20, 2022



**EXHIBIT D**

Chatting with my friends about this opp got me thinking, do you have any collateral for potential investors? I've told them about the deal and that their money would be used as the construction loan and pointed them to [homebuyerca.com](http://homebuyerca.com)

May 23, 2022



R

We don't usually use collateral it's secured by the note

Ray • May 23, 2022

**EXHIBIT E**

Contact infor for:

Ray Foster

Sonja (kirk) Foster

2nd Chance Investment Group LLC

Foster & Foster Realty

2nd Chance Investment LLC is incorporated in CA, NV, and AZ

Ray's cell phone is 909-261-2455

[info@homebuyerca.com](mailto:info@homebuyerca.com)

[secondchanceinvest@yahoo.com](mailto:secondchanceinvest@yahoo.com)

[rayfoster75@yahoo.com](mailto:rayfoster75@yahoo.com)

[sonjafoster73@yahoo.com](mailto:sonjafoster73@yahoo.com)

[rayfostersecrets@gmail.com](mailto:rayfostersecrets@gmail.com)

[Foster12812@yahoo.com](mailto:Foster12812@yahoo.com)

<https://www.fosterandfosterrealty.com/>

[www.cashofferin24hr.com](http://www.cashofferin24hr.com)

[www.homebuyerca.com](http://www.homebuyerca.com)

[www.housebuyersofwashington.com](http://www.housebuyersofwashington.com)

[www.homebuyernv.com](http://www.homebuyernv.com)

<https://www.facebook.com/2ndchanceinvestmentgroup>

<https://www.facebook.com/HomeBuyerCalifornia/>

<https://www.facebook.com/2nd-Chance-Investment-Group-Washington-State-109019664659659>

<https://www.facebook.com/sonja.kirk.5>

<https://www.youtube.com/channel/UCCuNpsf2dhNfjxllZVPZkow/videos?app=desktop>

Foster & Foster Realty

4295 E Jurupa St. Unit 209

Ontario, CA

Phone: 1 (888) 958-4882

Context:

**Sunday 10/30 6:43 pm PST**

Text from Maher to Ray

"Ray how are you? Was driving on the 10 freeway earlier and thought of you"

**Monday 10/31 4:41 pm PST**

Call from Maher to Ray's cell, verizon prompt answers that the number was changed, disconnected, or no longer in service

**Mon, Oct 31, 4:42 PM PST**

from: Maher Abou Khzam <maheraboukhzam@gmail.com>

to: Ray Foster <rayfoster75@yahoo.com>

"Hi Ray,

Did you get a new number?"

**Monday 10/31 4:45 pm PST**

Call from Maher to (866) 593-7012 (2nd Chance Investment Group LLC.) - Ray's Business

Answering service that Ray hired answered the call, I asked about Ray's new number and they did not have one either, they tried the 909-261-2455 number and also got the verizon prompt. I left my name and number to get a call back.

No call was provided on Monday or Tuesday.

**Tuesday 11/1 11:20 am PST**

Call to Ray's cell, same verizon message.

**Tuesday 11/1 11:24 am PST**

Call to Sonja Foster (Ray's wife) on her cell (951) 454-5454

I told Sonja that i noticed Ray's number is not working and asked her if he's doing okay. Sonja claimed that her and Ray are separated and she has not been involved in 2nd Chance for years now. She also did not have a number to reach Ray. When asked if my \$100k investment is at risk, she said she did not know because she doesn't know anything about Ray.

To Note: I have an email from Sonja containing a promissory note on a deal that I did with Ray from Friday Sept 21 2021. Additionally, another call to the 800 number forwarded to her voicemail, which makes me doubt her credibility.

**Tuesday 11/1 11:26 am PST**

Call to (866) 593-7012, it forwarded to Sonja's voicemail, no message left

**Tuesday 11/1 11:30 am PST**

from: Maher Abou Khzam <maheraboukhzam@gmail.com>

to: Sonja Foster <[sonjafoster73@yahoo.com](mailto:sonjafoster73@yahoo.com)>

"Hi Sonja,

I have this email from you from last year, for a 2nd chance investment, and I called the office and it went to your voicemail.

I'm not sure what's going on with Ray, but can you please ask him to get in touch with me?

My number is 714-868-6562

“

**Tuesday 11/1 11:33 am PST**

Call to (866) 593-7012, answered by answering service. The lady tried Ray's cell, also did not work. She tried Nancy's phone (works at Ray's office) and got a fast busy.

She set me up with a call on Ray's calendar like he would usually do with his inbound leads, for 4 pm PST on 11/1.

Ray did not call me.

**Friday 11/4 1:55 pm PST**

(866) 593-7012 no longer in service

Stopped by the office 4295 E Jurupa St Unit 209, Ontario CA, and it's occupied by Grace Church



**Friday 11/11/2022**

<https://www.redfin.com/CA/Corona/12812-Clemson-Dr-92880/home/6588613>

Ray's house pending sale, been on the market 5 days

**12/19/2022**

[www.homebuyerca.com](http://www.homebuyerca.com) is offline